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The WBDC Bulletin September 1992

Women's Business Development Corporation Staff

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THE W · B · D · C BULLETIN

A Monthly Publication of the Women's Business Development Corporation ♦ September 1992

Business Info to Order

Hundreds of useful consumer information catalogs, many of them free, are available from the U.S. Consumer Information Center in Pueblo, CO. The following is a partial listing.

Financial Management: How to Make a Go of Your Business. An Overview of financial and management essentials for a better chance at success. 77 pages. Item 30Y. \$2.50

Guide to Business Credit for Women, Minorities, and Small Businesses. Explains the preparation and application process of obtaining commercial credit and how to improve your chances of getting what you need. 13 pages. Item 51Y .50¢

Reporting and Disclosure Guide for Employee Benefits Plans. Useful for a small business considering employee pension and welfare plans. Charts various federal reporting forms and gives filing dates. 1 page. Item 78Y. Free.

The Small Business Directory. Lists booklets and videotapes available for sale on starting and managing a successful small business. 4 pages. Item 79Y. Free.

HOW TO ORDER

Write down the item number, quantity, sales title, and total sales price of your order. Make check or money order payable to Superintendent of Documents. For free publications, there is a \$1 service fee to defray program costs. For that \$1 you may order up to 25 different free booklets.

If you order sales booklets, or a combination of sales and free booklets, address your order to R. Woods. If you order free booklets *only*, send your order to S. James. Mail your order to: Consumer Information Center - 2B, PO Box 100, Pueblo, CO 81002.

*Reprinted courtesy of Capitol Office Products
1 Cony Circle, Augusta*

**WOMEN'S
BUSINESS
DEVELOPMENT
CORPORATION**



THE WOMEN'S BUSINESS DEVELOPMENT CORPORATION (WBDC) is a statewide private, nonprofit membership organization that promotes and supports business ownership for Maine women. WBDC encourages growth through training, networking, advisory services, educational programs, and technical assistance. For additional information, write or call the WBDC at:

P. O. Box 658
Bangor, ME 04402-0658
Tel: 207-623-0065

WBDC WELCOMES AWARD NOMINATIONS

Deadline: September 10

WBDC is seeking nominations for its Outstanding Woman Business Owner Award to be presented October 28 at the Annual Women Business Owners Conference.

The recipient will be honored for her achievement of operating a successful business for at least five years. Selection criteria include that those nominated:

- 1 Exhibit a substantial history as an established business owner, in business for a minimum of five years, and currently full-time in business;
- 2 Have a business with a demonstrated staying power and/or ability to adapt to changing times as demonstrated by indications of continued growth, improved financial position, etc;
- 3 Have creativity and imagination as illustrated by innovativeness of product, service offered, or employees practices;
- 4 Maintain a positive response to adversity through examples of obstacles that were overcome;
- 5 Offer community service exemplified through the use of personal time and/or resources to community-based projects.

In addition to the above, nominations should include any supporting material that may prove helpful: a business history, business brochures, resumé, letters of recommendation, etc.

The deadline for nominations is September 10. Mail your nomination and supporting documents to: WBDC, PO Box 658, Bangor 04402; or call 234-2019.

WBDC REGIONAL GROUPS

REGIONAL SUPPORT FOR WOMEN BUSINESS OWNERS

Regional Groups meet monthly for business owners to share information, problems, and solutions.

We encourage you to participate, whether you're just starting, expanding, or already established. Bring samples of your products, brochures, order forms, etc., to share with other members.

LEWISTON/AUBURN AREA

MARKETING CONFERENCE: SEPTEMBER 17.

See below for more information.

BANGOR AREA

WEDNESDAY, SEPTEMBER 9, 12-1:30 P.M.

Eastern Maine Development Corp. Conference Room

One Cumberland Place, Bangor

Roundtable with

Carmen Dyer, Image Consultant

"The Image of a Woman in Business"

WOMEN ENTREPRENEURS OF BELFAST

THURSDAY, SEPTEMBER 3, 6:30 P.M.

Senior Spectrum Building, Belfast

Member Business Highlight

Cynthia Richardson, Oak Hill Caterers

Roundtable with

Claire Whitmore, The Computer Dept., Readfield, ME

Accounting software and your business.

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, SEPTEMBER 10, 7 P.M.

Huntington Commons, Kennebunk

Roundtable with

Rosanna Patane

How to Write a Business Plan

AROOSTOOK COUNTY

TUESDAY, SEPTEMBER 8, 6:30 P.M.

Rico's in the Fishman Mall, Houlton

Roundtable on Displays

No guest speaker. Bring along samples.

AUGUSTA AREA

WEDNESDAY, SEPTEMBER 2, 8:30-10:30 A.M.

Key Bank Conference Room, 286 Water Street
(across the street from the old post office and the former offices of WBDC), Augusta

Roundtable with

Bonnie Erickson

Effective Cash Flow Management

Invitation to all WBDC members...

from the Lewiston/Auburn Regional Group
sponsored in part by **Payroll Management**, Auburn, and
the **Lewiston/Auburn Chamber of Commerce**

MARKETING CONFERENCE

• PRESENTING YOURSELF

by Carmen Dyer, owner of Carmen's Boutique

• FINDING YOUR SPOT IN A CHANGING MARKETPLACE

by Kay Pinkham, V.P. with Turbyne & Associates

• PROTECTING YOUR MARKET

by David Holler, Attorney

Thursday, September 17 • noon- 4 p.m.

Spare Time Recreation - Old Lewiston Raceway

(Handicapped Accessible)

Registration (includes lunch): \$40 (WBDC members);
\$45 (Non-members)

EXHIBIT AREA: \$10 (WBDC members)

\$15 (non-members)

For more info, call WBDC at 234-2019

Name _____

Business _____

Address _____

City _____ State _____ Zip _____

Phone (H) _____ (W) _____

Please sign me up for the Sept. 17 Marketing Conference

___ WBDC member, \$40 ___ Non-member, \$45

Yes, I would like to exhibit at the conference.

___ WBDC member, \$10 ___ Non-member, \$15

Amount enclosed Check #

MC/VISA _____

Exp. date _____

Name on card _____

MAIL TO: WBDC, P.O. Box 658, BANGOR, ME 04402-0658

CALENDAR OF UPCOMING EVENTS

8/25 How to Really Start Your Own Business: how to organize, budget, market, and keep records.
Location: 66 Pearl Street, Room 210, Portland 1-4 p.m. Cost: Nominal charge. Sponsored by SCORE and the SBA. For more information, call SCORE at 772-1147.

8/26-8/28 Procurement Conference. Presented by the New England Council and NASA.
Location: Sheraton Tara Hotel, Nashua, NH. Conference starts at 5 p.m., August 26, and ends 2 p.m., August 28. Cost: Conference registration \$125. Hotel cost, per person, per night, \$58 plus tax. For more information, call Carolyn O'Connor at the New England Council, Inc. 617-437-0304.

9/2-10/3 Assertiveness Training
Location: Maine Displaced Homemakers, 98 Main Street, UM at Farmington. 778-9050 or 1-800-442-2092. 9 a.m.-noon. Wednesdays and Thursdays.

9/2 WBDC Augusta Regional Group Meeting (See Regional group section of this bulletin for info)

9/3 Women Entrepreneurs of Belfast (See Regional group section of this bulletin for info)

9/5 Free Saturday at the Computer Department—Get assistance with computer hardware, software, and how it all works
Location: Church Road, Readfield, ME. 9 a.m.-noon. For more information, call 658-4942

9/8 WBDC Bangor Regional Group Meeting (See Regional group section of this bulletin for info)

9/8 How to Really Start Your Own Business: how to organize, budget, market, and keep records.
Location: 66 Pearl Street, Room 210, Portland. 1-4 p.m. Cost: Nominal charge. Sponsored by SCORE and the SBA. For more information, call SCORE at 772-1147.

9/8-10/1 Assertiveness Training
Location: Maine Displaced Homemakers, Stoddard House, UMA, Augusta (621-3438) or University College, 355 Maine Avenue, Bangor (581-6132) or Bath/Brunswick Center of the UM system, 275 Bath Road, Brunswick (725-8620) or 1-800-442-2092. 9 a.m.-noon. Tuesdays and Thursdays.

9/10 WBDC Southern Maine Business Women's Network Group Meeting (See Regional group section of this bulletin for info)

9/17 Marketing Conference (see separate article)

9/22-9/23 Maine Connection Business Expo & Conference: Expo to showcase products and services of the business community; conference to provide seminars on worker compensation, sexual harassment issues, ADA compliance, time management, and holding effective meetings. Two luncheons with guest speakers.
Location: Augusta Civic Center. Sponsored by the Maine Chamber of Commerce & Industry. For more information, call Christine Nelson, 626-2405.

9/23 - 10/9 Self Esteem Workshop: Learn about building self esteem, explore attitudes, beliefs, and activities to help affirm your own values and nourish positive thoughts about yourself.

Location: Maine Displaced Homemakers, Ellsworth Center of the UM system, Mill Mall, Ellsworth. 667-3897 or 1-800-442-2092. 9:30 a.m.-noon

Ongoing Support Group for those in transition; learn how to cope with loneliness, relationships, parenting, health.

Location: Maine Displaced Homemakers, Ellsworth Center of the UM system, Mill Mall, Ellsworth (667-3897) or University College, 355 Maine Avenue, Bangor (581-6132) or 1-800-442-2092. 10 a.m.-noon, 2nd and 4th Tuesdays (Ellsworth); Mondays in Bangor

Ongoing Choices and Changes: ongoing support group for self esteem building, goal setting, decision making, etc. Open to all women going through transition. Pre interview required.

Location: Maine Displaced Homemakers, 203 Madison Avenue, Suite 5, Skowhegan. 474-0788 or 1-800-442-2092. 9-11:15 a.m., Wednesdays

9/22-12/3 Career Life Planning: how to conduct job search, develop goals, explore options.

Location: Maine Displaced Homemakers, 203 Madison Avenue, Suite 5, Skowhegan. 474-0788 or 1-800-442-2092. 9 a.m.-2:30 p.m., Tuesdays and Thursdays

UM SPONSORS BUSINESS CLINICS

Small Business Clinics, one-hour confidential sessions, may be the perfect opportunity for small business owners, or those thinking about starting a business, to gain appropriate knowledge.

Sponsored by the University of Maine Cooperative Extension Service, the monthly clinics with extension business specialists are free. People at any stage in their business career, including and especially those who are "just thinking" are welcome.

Possible topics include writing up a business plan, recordkeeping, pricing, marketing and market analysis, asset protection, financing, and business structure. Follow-ups are offered to participants.

To arrange a meeting, or more information, call Nancy Coverstone, Extension Director, 1-800-287-1458, or the individuals listed below. September Small Business Clinics are as follows:

9/8 In Dover-Foxcroft at the Piscataquis County Cooperative Extension, Courthouse Complex. Call Roger Merchant, 1-800-287-1491.

9/15 In Belfast at Waldo County Cooperative Extension, Rt. 137 (4 miles north of Senior Spectrum). Call Jane Haskell-Cowles, 1-800-287-1426.

9/16 In Auburn, Cooperative Extension Office, 133 Western Avenue. Call Nancy Coverstone, 1-800-287-1458.

9/16 In Machias, Washington County Cooperative Extension, 11 Water Street, Machias. Call Louis Bassano, 1-800-287-7542.

9/22 In South Paris, Oxford County Cooperative Extension, Olson Road. Call Wendy Legg Pollock, 1-800-287-1482.

WBDC WELCOMES NEW & RENEWING MEMBERS

Joanne L. Bibber
The Open Door Gift Shop
P.O. Box 2605
Kennebunkport, ME 04046

Shelley Cohen/
Geri Coughlin
Belfast Army-Navy
55 Main Street
Belfast, ME 04915

Julia Comeau
Downeast Temporary
Services
1096 Main Street
Veazie, ME 04401-7056

Pauline Gaddy
Pauline's World of Cruising
47 Mower Ave.
Lewiston, ME 04240

Marie Gagnon
846 Middle Street
Bath, ME 04530

Roberta Gibbons
29 High Street
Van Buren, ME 04785

Paulette Goolet
Fin, Feather, & Fur
150 Sabattus Street
Lewiston, ME 04240

Lura Hastings-Lane
Volumes
78 Main Street
Houlton, ME 04730

Vicki Laflin
Flowers By Vicki
40 Main Street
Winthrop, ME 04364

Connie E. Leavitt
Camden Type 'n Graphics
5 Free Street
Camden, ME 04843

Rosanna Libby
The Country Clipper
RFD 1 Box 2009
Hampden, ME 04444

Gail Lombardi
Prism Communications Inc.
P.O. Box 887
Skowhegan, ME 04976

Janelle MacDermott, CPA
38 Lee Street
Bangor, ME 04401

Kristina ML Nutting
Prophecy Designs, Inc.
P.O. Box 84 - Rte 32
Round Pond, ME 04564

Lucy Oatley
8 Hilltop Circle
Yarmouth, ME 04096

Beatrice M. Otte
The Bea Balm Herb Patch
of ME
RR1 Box 30, Church Street
New Vineyard, ME 04956

Dorrie Roedner
Specialty Greetings
P.O. Box 296
Saco, ME 04072

Natalie F. Saunders
A Children's Bookstore
P.O. Box 1345
Camden, ME 04843

Val Schurman
RR 5 Box 282 Rear
Gorham, ME 04038

Belinda Smyth
Belinda's Bakery
26 Spruce Street
Millinocket, ME 04462

Madeline Tomlin
Madeline Tomlin Associates
101 High Street, 2nd Floor
Belfast, ME 04915

Donna White
Mainely Folk
33 Peters Street
Orono, ME 04473

Mary A. Whitney
PineApple Marketing
RFD 1 Box 1211
Rockland, ME 04841

Women's Resource Center
University of Maine
101 Fernald Hall
Orono, ME 04469

Our membership is committed to the equality and empowerment of Maine women through economic development. We have a special commitment to women who have not had access to traditional mainstream economic resources, particularly rural and low income women.

HOW SMALL BUSINESSES GIVE

Small companies' contributions to their communities have been consistently undervalued because of a lack of statistical data on the full extent of their involvement. Most previous survey work has concentrated only on cash contributions. A Small Business Administration study looked beyond cash to time and product contributions. The report's findings surprised even those who inspired the report: on a per employee basis, small firms consistently out-donated large firms.

The study reviewed the community service activities of small, medium, and large businesses and revealed that in addition to cash, small companies donated "in kind services," dramatically boosting their total contributions. It also identified two patterns of giving. First, small business owners who, with the employees, target certain projects and organizations to be the recipients of their volunteer efforts. Second, small business owners who volunteer their own time and actively encourage their employees to volunteer for any project of their choice.

MEMBER NEWS

Donna Mitchell, owner of W. A. Mitchell Cabinetmakers and former WBDC protégé, has taken her work on the road with the Guild of Maine Woodworkers. As part of the traveling exhibition, Donna showed her woodwork in Portland at the Thos. Moser Cabinetmakers showrooms throughout the month of August, and will be showing further in Philadelphia, PA, and Alexandria, VA, through the end of November.

Interested in a Bartering Network?

WBDC is exploring the Trade Exchange, a bartering network operating in Maine, and we're looking for feedback from interested members. Please call us at 234-2019, or drop us a line at P.O. box 658, Bangor 04402.

The Trade Exchange offers an established bartering system in Maine, with additional contacts out of state. The Exchange tracks all transactions between members and sends a monthly statement, much like a checking account, which records all purchases and sales between members.

The cost of joining the Exchange is \$395. As a special rate for WBDC members, the Exchange is willing to charge \$95 in cash and \$300 in exchange dollars to your account. The Trade Exchange promises to bring in new customers to your business — that's what makes it work. For every sale you make to another Trade Exchange member, you pay 12 percent to the Exchange — that's how they cover their own costs.

Please take a minute to fill out the questionnaire and return it to us. Before we proceed, we'd like to have member feedback on the program. If you have had experience with the Trade Exchange, we'd also like to hear about it. Thanks!

Name _____

Would you be interested in joining the Trade Exchange Bartering Network?

—Y —N

If WBDC were to participate, do you think we should include information about the Exchange in new member packets? —Y —N

Comments: _____

65th

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C O N F E R E N C E

Program includes:

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CEO Central Applied Enterprises
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For more information contact the Maine
Safety Council, 6 Portland North
Business Park, Falmouth, Me 04105
207-878-5962 FAX 207-878-3707

SEPTEMBER 15-18, 1992
Holiday Inn By-the-Bay, Portland, Maine

WEB'S OCTOBER SILENT AUCTION GEARS UP

The list of available items at Belfast women entrepreneurs first-ever silent auction is lengthening, and WBDC members across the state are invited to have a go at bidding. Set for Thursday, October 1, following a 6 p.m. potluck supper at Senior Spectrum, the silent auction will present a variety of products and services offered by women of the Belfast group. So far, the list includes:

- a BABY CARRIER, made by Soone Hitt, Maine Baby Bag, value \$42
- CERAMIC TILE TRAY, Nancy Matzell, New York Clay Co., value \$60
- FOUR HOURS TOWARD AN ADVERTISING PROJECT, Linda Packard, Imprint, value \$160
- TWO HOURS OF SECRETARIAL SERVICES, Jennifer Hill, value \$30
- PERFORMANCE IN MUSIC RECREATION, one hour, Sandy Philbrook.
- INDIVIDUAL B & W PORTRAIT, including 8 proof prints and 1 8x10; at a location within 25 radius of Belfast, Debbie Smith, value \$125
- \$60 WORTH OF CHILD CARE at TinyTots Day Care, Susan Grenin
- 4-PAGE NEWSLETTER DESIGN AND EDIT, value \$100, Lynda Clancy

WBDC members across the state are invited to bid on any of the items. Stay tuned for the October newsletter for more details.

New Publication of Businesswomen Launched

WBDC is publishing the first edition of the Maine Women's Business Directory, and has notified all members this month about listing and advertising in the publication. If you have not received a brochure about this important resource by the beginning of September, please notify Great Gatherings at 622-5330.

Scheduled for publication in October, the Directory will contain listings for more than 1,000 women-owned businesses in the state.

The Directory will help promote female entrepreneurs by raising

awareness of the number of women-owned businesses, as well as illustrate the diversity of goods and services offered. In addition, it will be used as a marketing tool and will increase networking among women.

Directory sponsors include the Maine Department of Transportation, the Department of Economic and Community Development, the Finance Authority of Maine (FAME) and the Maine Development Foundation. A basic listing in the Directory is free; expanded listings and advertising space are available for a fee.

RESOURCES FOR GROWING A BUSINESS

Don't miss this opportunity to learn about available resources for: Starting and Operating a Business • Marketing • Financing Options

Sponsored by WBDC, the workshop will be held September 16 in Augusta at 12 Spruce Street from 9 a.m.-noon. **Preregistration, either via mail or phone, is required.** Scholarships available. For more information, call 234-2019.

DIRECTIONS: Route 104 east onto Water Street. At first stop light on Water Street, take a right onto Bridge Street. Go over the river and turn right immediately after City Center Plaza onto Arsenal Street. Spruce Street is the first left off of Arsenal Street. Number 12 Spruce Street is on the right at the top of the hill — a brown and white rambling building. Enter on the left side of the building.

Yes, I'd like to attend. Enclosed is my \$20 registration fee (nonrefundable)

Name _____

Business _____

Address _____

City _____

State _____ Zip _____

Phone (H) _____ (W) _____

MC/VISA# _____

Exp. Date _____

Name on card _____

Check # _____

For Office Use – BRGB

Date _____ check# _____

Reserve Exhibition or Advertisement Space at Annual Conference for Women in Business... Before It's too Late!

WBDC will hold its Fifth Annual Women Business Owners Conference October 28 at the Augusta Civic Center and, with only 80 exhibitor booths available, now is the time to reserve exhibition and advertising space.

This year's theme is **Marketing and Communications** and WBDC expects to draw more than 400 women entrepreneurs, government officials, business assis-

STATISTICAL BREAKDOWN ON PAST CONFERENCE ATTENDEES

82 % business owners
15% not yet in business

23% in retail
50% in service
6% in wholesale
10% in manufacturing

30% owned business for 5 or more years

83% have 0-3 employees

22% with gross income less than \$10,000
22% \$10,000-30,000
10% \$30,000-50,000
24% more than \$50,000

63% attended to gain information and knowledge
24% attended to network, gain support and assertiveness skills

16% from Cumberland/York counties
16% Kennebec
17% Waldo, Knox, Lincoln
11% Penobscot, Piscataquis, Somerset
13% Androscoggin, Oxford, Franklin

Mailing Labels to Maine Businesswomen Available Great Marketing Tool with Minimum Hassle

Say you want to do a direct mailing to woman business owners in the state advertising your new product, service, address change, whatever, but the thought of researching and compiling all those mailing labels puts you in a deep funk. *Take Heart!* WBDC now offers for sale names and addresses from its extensive database of members throughout the state. At 10 cents per name, you can purchase 800-1000 labels for \$80-\$100.

IMPORTANT: If any WBDC member does not want their name and address included in the sale of mailing list labels, please contact WBDC at 234-2019.

tance agencies, and exhibitors. The conference will take place in the main auditorium and, besides workshops and speakers, the day will include coffee breaks, a luncheon, and a late afternoon reception. In addition to good business exposure gained by exhibiting products and services, WBDC also offers the chance to advertise in the Conference Handbook. Special rates are available to exhibitors.

The deadline for inclusion in the Handbook is September 11; reservations for booths will be accepted until all the booth space is gone. The booths cost \$125 each; two adjoining booths cost \$200. This fee includes an 8' x 10' space with sidewalls, one draped table, and two chairs.

The 8.5" x 11" Handbook will contain over 100 pages of information collected from conference workshops. Last year's Handbook was well received and is regarded as a reference manual long past the conference itself. Advertising copy must be camera ready. For more information, call Great Gatherings, conference organizers, at 622-5330. SOON!

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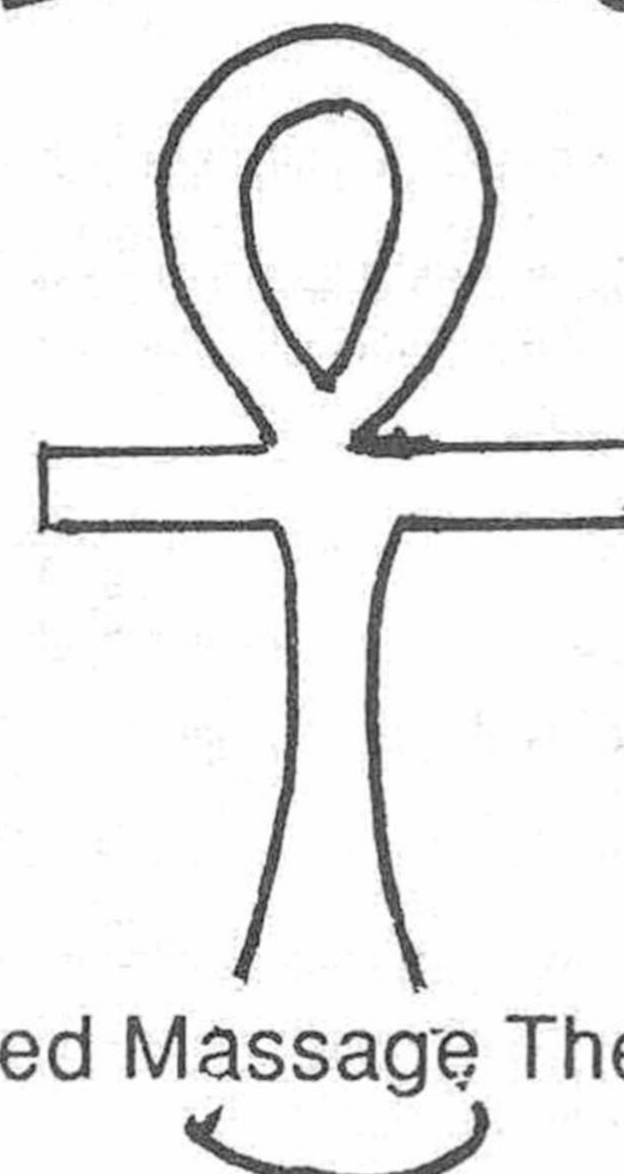
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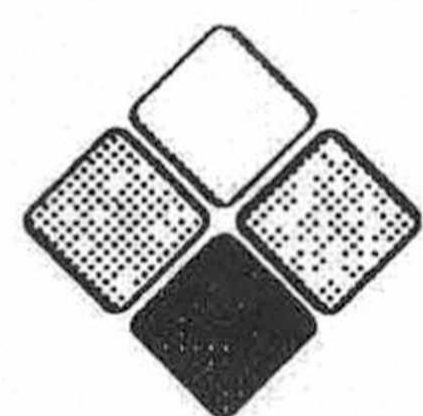
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* Application for D/WBE status pending with Maine D.O.T.*

WEB NEWS

Women Entrepreneurs of Belfast

September 1992

'Once You Believe You're Worth It, You Won't Have Trouble Charging What You're Worth'

Debbie Smith's professional career began when she worked as a newspaper photographer. Today, she still regards her style inherently photojournalistic and attempts to tell a story with each photo she takes. In business for three years, she has done a variety of location shoots, from annual report material to magazines to weddings.

Debbie recently completed a documentary commissioned by the University of Maine and entitled "Remnants of Our Lives: Maine Women and Traditional Textile Arts." Photographing women and their textile craft, Debbie traveled the state for the show which will open Thursday, August 27, 3:30-6 p.m. at the Hudson Museum of the Maine Center for the Arts in Orono.

Striking a balance between gratifying work and making money is the biggest challenge of being in business says Debbie. Last fall, she received a loan from FAME, as well as some sage advice from a board member who said "once you believe you're worth it, you won't have trouble charging what you're worth." The biggest challenge about being a woman in business, says Debbie, is coping with the uncertainty: the open time schedule and the discipline required to manage that time effectively; and how much work to accept and under what terms. Debbie says she is learning not to under estimate the amount of time necessary to do a job.

Congratulations!

to Jennifer Hill & Marshall

Rolerson, who were recently wed at a

Wonderful Wildflower Wedding

August 16.

Now, to the polls, Jennifer!

(Democrat running for ME House of Reps.)

ON THE HORIZON...

The list of goods is growing for OCTOBER'S SILENT AUCTION. Scheduled for the first Thursday evening in October, together with a POTLUCK SUPPER at 6 P.M. at Senior Spectrum, the Silent Auction will present a variety of products and services. So far, the list to bid on includes:

- a BABY CARRIER, made by Soone Hitt, Maine Baby Bag, value \$42
- CERAMIC TILE TRAY, Nancy Matzell, New York Clay Co., value \$60
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- INDIVIDUAL B & W PORTRAIT, including 8 proof prints and 1 8x10; at a location within 25 radius of Belfast, Debbie Smith, value \$125
- \$60 worth of CHILD CARE AT TINY TOTS DAY CARE, Susan Grenin
- 4-PAGE NEWSLETTER DESIGN AND EDIT, value \$100, Lynda Clancy

Call Jennifer Hill, 338-4501, with auction contribution; the list will be published again next month. WBDC members across the state will also have chance to bid on the items. It's okay to set a minimum bid price for your product or service; and, WEB is asking that any donations' value not fall below \$20.

AGENDAS (first Thursday of the month, 6:30 p.m., Senior Spectrum):

September 3: Cynthia Richardson, Oak Hill Caterers, member presenter; meeting topic: Accounting software for business, Claire Whitmore, of the Computer Department, Inc., in Readfield will be the speaker.

Retirement and Your Bank Account

Carol Linker, who specializes in helping businesswomen plan their finances, told Belfast women entrepreneurs to start now in setting retirement goals.

Most small business owners don't plan their retirement, hoping to retire on the sale of their business. That can be unrealistic, Carol said, suggesting instead women first determine how much they have paid into the social security system. A person must pay into the system for at least 10 years before money is returned upon retirement. To find out what you've paid, contact a social security office.

According to *Money* magazine, Carol said, a person must receive 70-80 percent of her highest income year during retirement in order to maintain her lifestyle. Before setting retirement money aside, Carol suggested first to: set aside three month's expenses for emergencies • maintain income protection insurance for disability • carry fire insurance • carry life insurance, if you have children or a 2-income household.

IRAS

IRAS are taxed upon retirement, when you take the money, Carol said. IRAS allow you to invest money into savings for retirement without paying income tax on it. A regular IRA, however, allows you to put only up to \$2,000 away per year. SEP IRA allows you to put 15 percent of Schedule C income away before taxes.

Annuities, on the other hand, are income-taxed before investing the money, but taxed only on the interest accrued when you retire.

A.W.E. - some Aroostook Women Entrepreneurs

Volume 2 Issue 8

September 1992

Back tracking: June & July

Welcome back from the summer break ladies. Let's catch up on the last couple of meetings. In June, Gordon Lane, Ex. Dir. of Katahdin Regional Dev. Corp. was our guest at a roundtable on Business in the Rough Times.

According to Gordon, your business and marketing plans are the most important guidelines you can have. Willingness to do whatever is necessary to succeed is the other key ingredient. The plans while pointing the way must be seen as malleable. If you plan a trip to the beach and it rains, you change your plans. If you find the need to expand services/product lines. . . ; do so, as long as there's a niche.

The importance of looking at your business objectively can't be stressed enough. He urged us to, "Open your eyes to the hints of trouble. Don't fiddle while your Rome burns." If you need to lay someone off, do it. Keeping them on and going out of business does neither of you any good. Lay them off and if they're available, hire them back when times are better. If you need to move your business, do it. Down-size, up-grade, but by all means do whatever is called for to survive and succeed.

Gordon left us with the thought that, "This is the best time to start a business. When the economy is in the trough, you can ride the wave up. When the economy is at its peak, it's easy to fall into the trough."

July's roundtable featured Mickey Lewin on the subject of Stress Management. One of the first things Mickey pointed out was that stress is good in small doses. It's an energizer, motivator. . . Too much stress however, causes ulcers, heart attacks. . .

An important step in getting a handle on your own stress levels, is not to confuse business and personal time. Talking business with a spouse/partner while fixing dinner, or tending children, is a no-no. Pick a quiet time sans kids and distractions.

Setting boundaries helps to lessen stress. How far should you let something go? Don't be afraid to say, not now, or turn away things that would put too much of a burden on you.

Relationships are a major source of stress in everyone's life. Communication is the best aid. There's a saying, "A soft voice gains more atten-

tion, than a loud one." Sharing the good, the mediocre and the bad, strengthens a relationship and reduces stress.

Some other stress relievers are: exercise - real exercise, not just the exertions of your job, (it allows your mind to function better); relaxation tapes & techniques; find places or activities that provide you with peace - bubble baths, reading, yoga, gardening, time with your partner, spiritual contemplation. . .

The key here is what fits for you. Find out what it is and do it daily. Seek your own constant, renewable source of solace.

On a another note, thanks for all the positive responses to "Something To Think About" by Peggy McIntosh as reprinted in the July issue of AWE-some. It's nice to know that you're out there reading and cogitating.

SEPTEMBER MEETING:

BRING ALONG EXAMPLES OF HOW YOU PROMOTE YOUR BUSINESS VISUALLY. POSTERS, SIGNS, PHOTOS OF YOUR DISPLAYS . . . WE'RE HAVING AN OPEN ROUNDTABLE AND THE TOPIC IS BUSINESS DISPLAYS.

SEPTEMBER 8, 1992
6:30 PM AT RICO'S IN
THE FISHMAN MALL, 59
MAIN ST. IN HOULTON.

Member Highlights:

Member highlights for June and July featured very different businesses. The service sector was represented by Judy LeVeille of Houlton Rental & Sales. Houlton Rental & Sales offers everyone the chance to use the right tool for the job, without having to go into hock purchasing it. Supplying a wide range of items from floor sanders to health care equipment, Houlton Rental & Sales is a great resource. A body needn't be afraid to rent something they've never used before; Judy and Jim are more than happy to give instructions on how to do it yourself. Power tools aren't just for contractors anymore, but if you are a contractor These folks can supply what you need. Want to buy it? They'll sell you new equipment that will meet the rigorous demands of a contractor.

On the mail order side, we had a presentation from Darcy Milliard of The Milliards Wreathes in July. The Milliards mail order business has grown in a relatively short period of time, but they aren't resting on their laurels. The Milliards are looking at the need to expand their market and their product lines. New designs will be available this year and they hope to promote those new items in their new brochure. Their handmade wreathes, swags and table decorations have been sent all over the U.S. and they hope to see their following grow to include corporate gift givers that wish to send a very special token to those special folks on their lists. The Milliards have also used their wreathes as fund raisers to help out the Maine Adoption Placement Service. Good deeds and good p.r.

Questionnaire Responses:

Total # Respondents: 15 Total # sent: 32

**Day: Monday, Tuesday & Thursday tied for first choice
we're going to give Tuesdays a try.**

Time: 6:30 PM 7PM was a close second

Preferred place: Houlton Will attend: Presque Isle

We will continue alternating the sites.

**Topics: marketing, advertising, accounting, time
management, displays, computers, expansion,
financing, p.r., crisis management, exporting,
trade shows, niches...**

What are we doing right? Trying. Wrong? Nothing

**Changes needed: day, visibility, dependence on WBDC, less
gripping, more involvement.**

A speaker is not necessary for every meeting.

STEERING COMMITTEE:

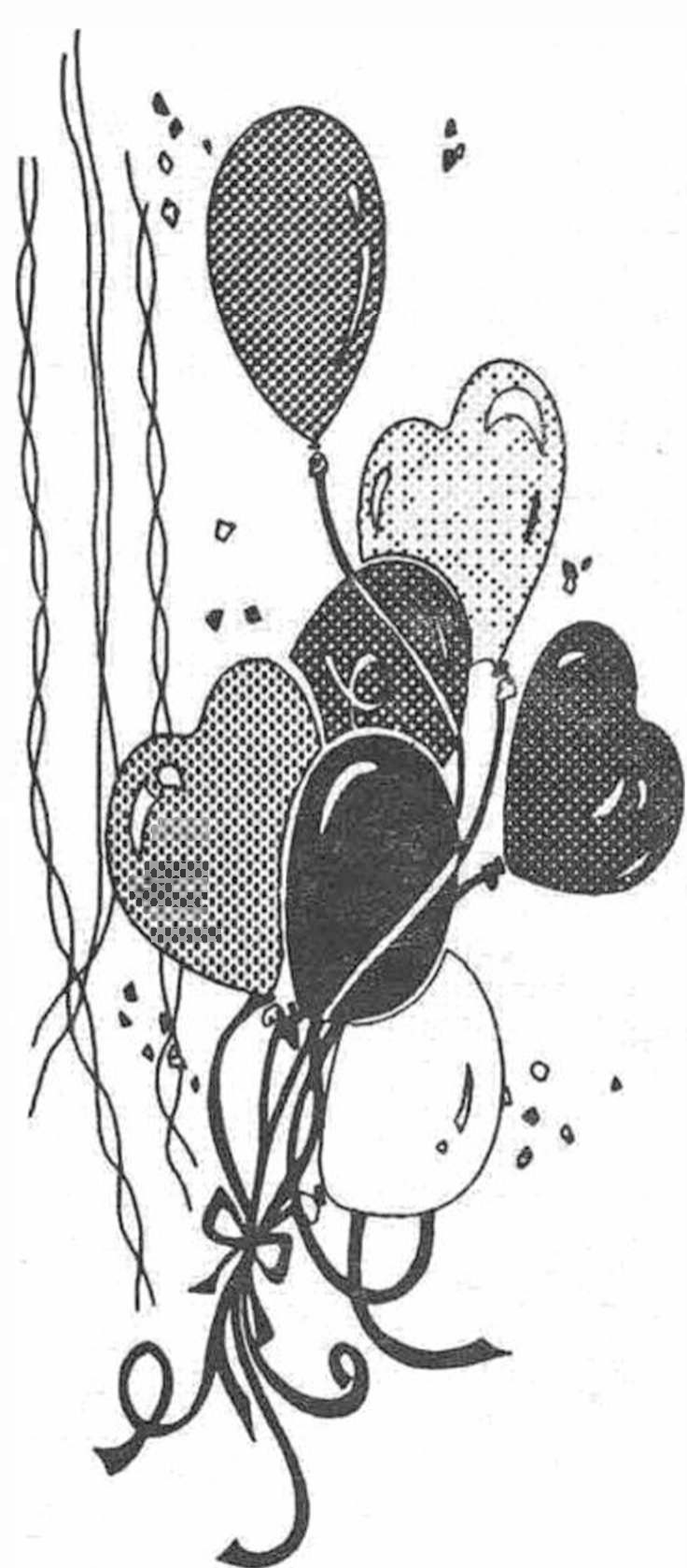
MARIE MATTHEWS.....532-7273
FLORENCE ZETTERGREN...764-5437
ROSALIND MORGAN.....532-7286
DARCY MILLIARD.....435-8018

PLEASE FEEL FREE TO TELL
THE STEERING COMMITTEE
WHAT'S ON YOUR MIND.

WE'RE LOOKING FOR
SUGGESTIONS FOR A MEETING
PLACE IN PRESQUE ISLE. IF
YOU KNOW OF A MEETING
PLACE THAT'S FREE AND
REASONABLY ACCESSIBLE,
PLEASE CONTACT A STEERING
COMMITTEE MEMBER.

OUR NEWSLETTER CAN USE
YOUR HELP. SEND INFO
ABOUT INTERESTING EVENTS
AND MEMBER NEWS TO:
ROS MORGAN, FOX HOLLOW
ENTERPRISES, RR 2, BOX 135
HOULTON, ME 04370-9607

Calendar:



**September 4, 1992 - Application Deadline - New Ventures:
Entrepreneurship Training for Women - a FREE 10 week
course in preparing for small business ownership or
management. Course begins Sept. 16. Call Displaced
Homemakers Program 1-800-442-2092 for info and app.**

**September 8, 1992 - 6:30 pm - Next meeting in Houlton at
Rico's in the Fishman Mall 59 Main St. Open Roundtable.**

**Sept. 14 - 15, 1992 - Direct Marketing Assoc. Database
Marketing Course in Chicago. Later dates in New York.
Good info for mail order marketers. 212-768-7277 ext 486**

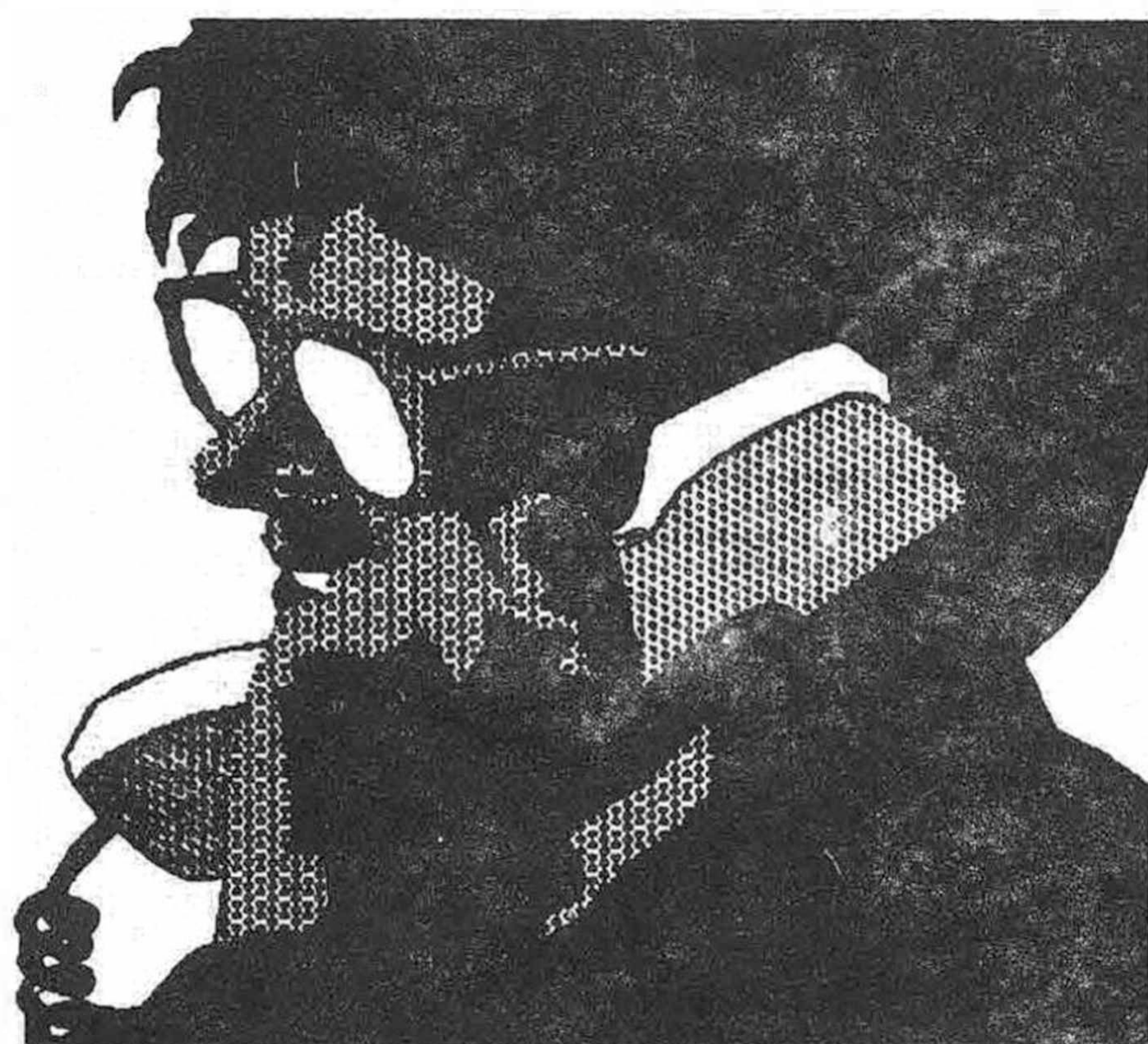
◆ Augusta Area News ◆

WBDC

The Women's Business Development Corporation

AUG '92

◆ GROUP UPDATE



CALLING ALL AUGUSTA MEMBERS

Please take note that we will be holding our monthly meetings at the Key Bank location in Augusta. Key Bank is involved with WBDC in financial mentoring and as such, the steering committee felt the conference room at that location would be a natural extension.

As it stands now, we plan to hold all the fall workshop meetings at the Key Bank EXCEPT the October 7th meeting, as the room is not available that day. We will have to hold that meeting at the Spruce Street location.

Please excuse any inconvenience in the change of meeting locations; ever since the main office moved, we have been trying to maintain continuity, at least as far as our goals are concerned. We want to continue to network (for lack of a better term) to learn more about managing the intertwining of our personal and business lives. Hope to see you on the 2nd !

◆ UPCOMING MEETING

Effectively Managing Your Business Practical Workshops Begin September 2nd

The Augusta Regional Group Steering Committee met Wednesday, July 29th to firm up the fall schedule of meetings. As was mentioned in the July newsletter, the focus of this fall's calendar of meetings aims to help all of us with managing our businesses better. The meetings will be presented with a practical purpose, that of giving all of us information which we can apply to our individual businesses. **HERE'S THE CATCH : YOU NEED TO ATTEND TO MAKE THESE WORKSHOPS EFFECTIVE !**

It is often through sharing of individual experiences that we all learn what works and what doesn't work. Maybe you have a technique for organizing your business plans and forecasts; what type of billing system do you utilize, net 10, net 30, COD ? How do you anticipate expenditures for the winter months ? What type of bookkeeping system are you using ? How do you handle growth and cash flow ?

The purpose of these workshops is to bring together women in business. There are seminars on these very topics available on any given day throughout the state; ***these WBDC seminars do provide a unique opportunity to see things from a woman's perspective --- your perspective.***

Join us on Wednesday, September 2nd, and bring along a guest as well ! We would enjoy hearing how all of you have fared through the summer months !

UPCOMING MEETING

WEDNESDAY SEPT 2 8:30 - 10:30 AM

Guest Presenter : Bonnie Kidder Erickson
EFFECTIVE CASH FLOW MANAGEMENT
Member's Roundtable Discussion

held at KEY BANK Conference Room
286 Water Street, Augusta, Maine

DIRECTIONS : The main office of KEY BANK is located downtown on Water Street in Augusta. Key Bank is on the left, across the street from the old Post Office Building (former WBDC offices). Parking is available behind the building as well as by the bus station.

FALL WORKSHOP SCHEDULE

◆ ***Disability Discrimination***

On July 26, 1992, the employment section of the Americans with Disabilities' Act will go into effect for employers with 25 or more employees. In anticipation of this, the Equal Employment Opportunity Commission has published a technical assistance manual which summarizes the most important requirements of the law, gives examples of its application in various hypothetical circumstances, and provides a resource directory. Although the EEOC issued regulations interpreting the ADA in July of last year, the new manual goes into more detail, given the flood of disability discrimination charges which the EEOC expects in the months following the Act's effective date, the manual is likely to be referred to often in personnel offices around the country. Copies of the new manual are available by writing to the EEOC's Office of Communication, 1801 L Street N.W., Washington, D.C. 20507, or by calling 1-800-669-EEOC.

The focus of this fall's calendar of meetings aims to help all of us with managing our businesses better. The meetings will be presented with a practical purpose, that of giving all of us information which we can apply to our individual businesses. The meetings will be presented in an informal workshop atmosphere. Our guest speakers will often be acting as guest contributors and teachers.

EFFECTIVELY MANAGING YOUR BUSINESS

- | | | |
|---------|-------------|--|
| SEPT 02 | WORKSHOP #1 | Cash Flow Management
(Held at Key Bank Conference Room
286 Water Street, Augusta) |
| OCT 07 | WORKSHOP #2 | Effective Recordkeeping
(Held at downstairs conference room
12 Spruce Street, Augusta) |
| NOV 04 | WORKSHOP #3 | Pricing Strategies
(Held at Key Bank Conference Room
286 Water Street, Augusta) |
| DEC 02 | WORKSHOP #4 | Customer Prospecting
(Held at Key Bank Conference Room
286 Water Street, Augusta) |

WBDC member, Mary Mayo-Wescott

of Maine Light Productions is running for the Augusta City Council At-Large. Mary has over 25 years of experience in the communications fields, and has spent the last 14 years in Augusta working on economic & community development. Mary begins her campaign August 29 with the first meeting of her blue ribbon advisory committee.

Good Luck Mary !

LAST MONTH'S MEMBER PROFILE SUCCEEDS

Dee Cooke lands casting contract for Mel Gibson's new movie being filmed in Rockland ! Over 2000 people vie for extras roles. What an experience !

*You can put your latest news on this page by contacting me, the Augusta WBDC news editor, Karen Wales at
Windswept Designs, Inc.,
PO Box 5082 Augusta ME 04332*

WBDC REGIONAL GROUPS

REGIONAL SUPPORT FOR WOMEN BUSINESS OWNERS

Regional Groups meet monthly for business owners to share information, problems, and solutions.

We encourage you to participate, whether you're just starting, expanding, or already established. Bring samples of your products, brochures, order forms, etc., to share with other members.

LEWISTON/AUBURN AREA

MARKETING CONFERENCE: SEPTEMBER 17.

See below for more information.

BANGOR AREA

WEDNESDAY, SEPTEMBER 9, 12-1:30 P.M.

Eastern Maine Development Corp. Conference Room

One Cumberland Place, Bangor

Roundtable with

Carmen Dyer, Image Consultant

"The Image of a Woman in Business"

WOMEN ENTREPRENEURS OF BELFAST

THURSDAY, SEPTEMBER 3, 6:30 P.M.

Senior Spectrum Building, Belfast

Member Business Highlight

Cynthia Richardson, Oak Hill Caterers

Roundtable with

Claire Whitmore, The Computer Dept., Readfield, ME

Accounting software and your business.

SOUTHERN MAINE BUSINESS WOMEN'S NETWORK

THURSDAY, SEPTEMBER 10, 7 P.M.

Huntington Commons, Kennebunk

Roundtable with

Rosanna Patane

How to Write a Business Plan

AROOSTOOK COUNTY

TUESDAY, SEPTEMBER 8, 6:30 P.M.

Rico's in the Fishman Mall, Houlton

Roundtable on Displays

No guest speaker. Bring along samples.

AUGUSTA AREA

WEDNESDAY, SEPTEMBER 2, 8:30-10:30 A.M.

Key Bank Conference Room, 286 Water Street
(across the street from the old post office and the former offices of WBDC), Augusta

Roundtable with

Bonnie Erickson

Effective Cash Flow Management

Invitation to all WBDC members...

from the Lewiston/Auburn Regional Group
sponsored in part by **Payroll Management**, Auburn, and
the **Lewiston/Auburn Chamber of Commerce**

MARKETING CONFERENCE

• PRESENTING YOURSELF

by Carmen Dyer, owner of Carmen's Boutique

• FINDING YOUR SPOT IN A CHANGING MARKETPLACE

by Kay Pinkham, V.P. with Turbyne & Associates

• PROTECTING YOUR MARKET

by David Holler, Attorney

Thursday, September 17 • noon- 4 p.m.

Spare Time Recreation - Old Lewiston Raceway

(Handicapped Accessible)

Registration (includes lunch): \$40 (WBDC members);
\$45 (Non-members)

EXHIBIT AREA: \$10 (WBDC members)

\$15 (non-members)

For more info, call WBDC at 234-2019

Name _____

Business _____

Address _____

City _____ State _____ Zip _____

Phone (H) _____ (W) _____

Please sign me up for the Sept. 17 Marketing Conference

___ WBDC member, \$40 ___ Non-member, \$45

Yes, I would like to exhibit at the conference.

___ WBDC member, \$10 ___ Non-member, \$15

Amount enclosed Check #

MC/VISA _____

Exp. date _____

Name on card _____

MAIL TO: WBDC, P.O. Box 658, BANGOR, ME 04402-0658

Promote your business in the WBDC Bulletin!

**Your business ad will be seen by over 800 women
business owners throughout Maine.**

SINGLE ISSUE ADVERTISING RATES:

half page\$50

Full page\$80

Double-sided, full page\$140

business cards\$7

Ads must be received by the first of the month or be included in the Bulletin for that month!

W B D C

P.O.Box 658

Bangor, ME 04402-0658

Tel: 207-623-0065

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Women's Resource Center
University of Maine
101 Fernald Hall
Orono, ME 04469